

FIG. 2

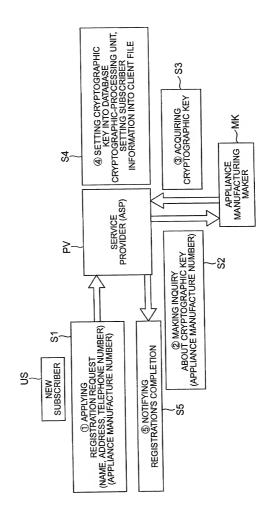


FIG. 3A

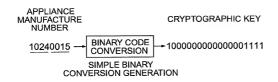


FIG. 3B

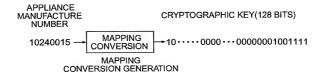
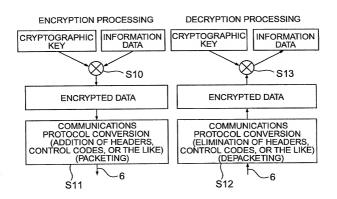


FIG. 4A

FIG. 4B



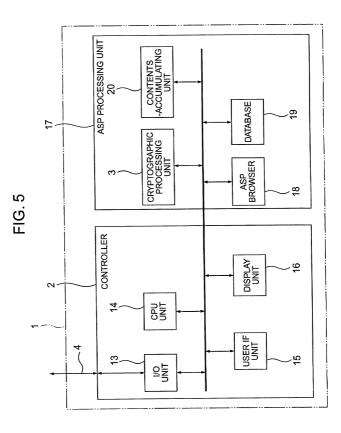


FIG. (

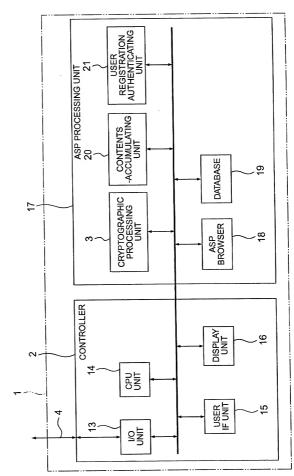
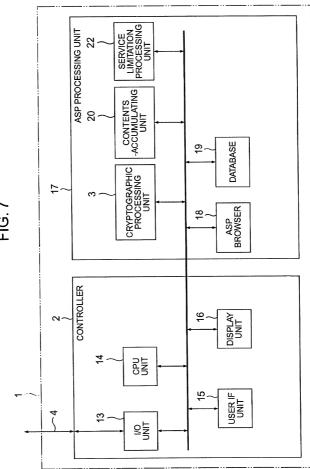
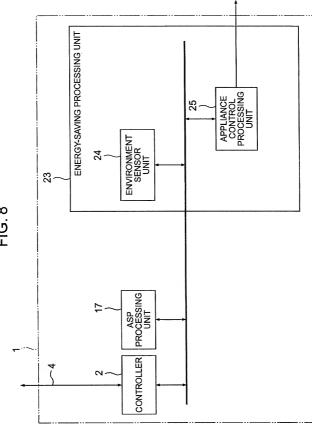


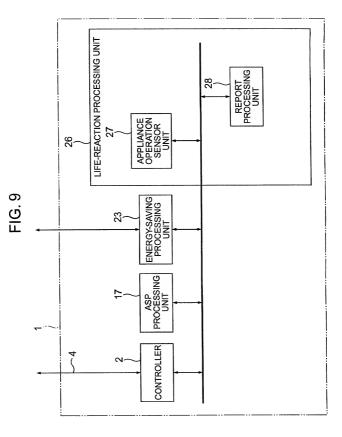
FIG. 7



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FIG. 10

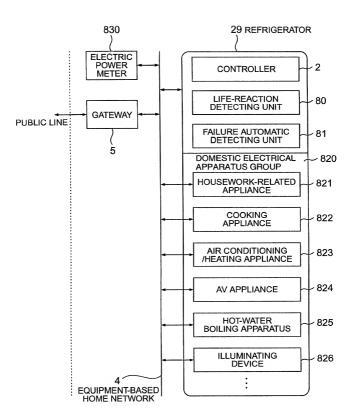


FIG. 11

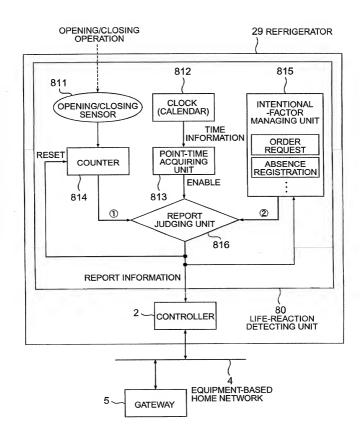


FIG. 12

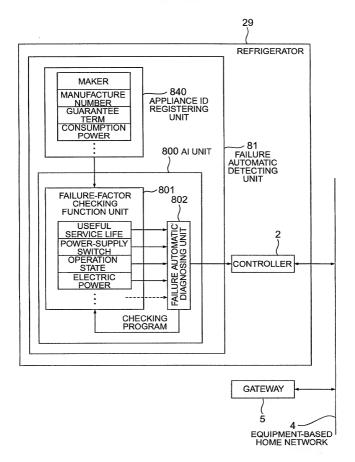


FIG. 13

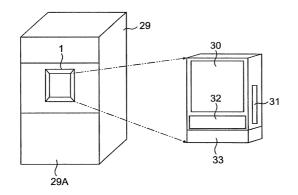
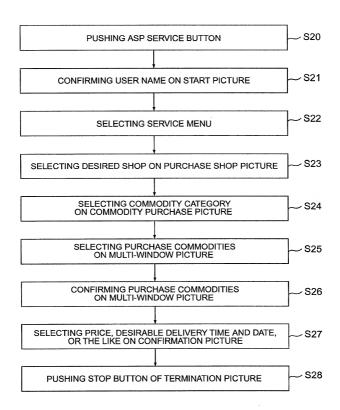
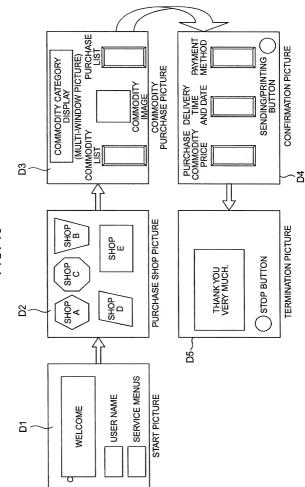
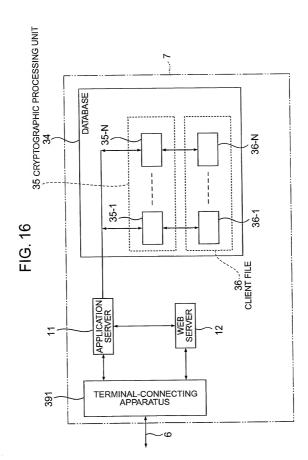


FIG. 14









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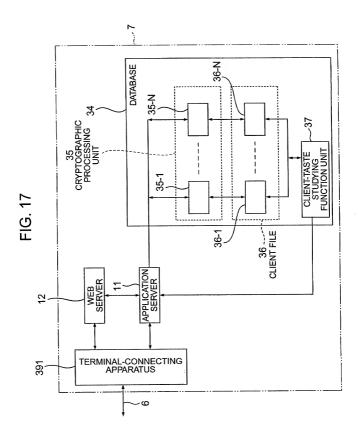
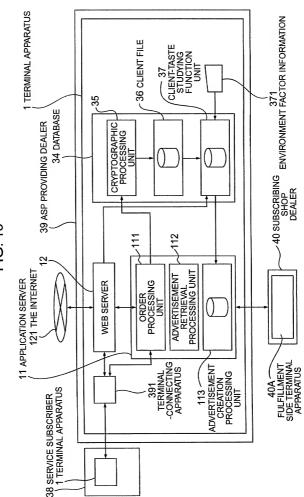


FIG. 18

(CLIENT-GROUP-BASIS SERVICE EXAMPLE IN COMMODITY PURCHASE)

	DISCOU	COMMODITY DISCOUNT RATE	LOW	NIASGAA	NEW	OTHER
CLIENT GROUPS	PERIODIC PURCHASE COMMODITY	GENERAL COMMODITY	-STOCKED COMMODITY	INFORMATION	PRODUCT INFORMATION	PRIVILEGE
A (LARGE PER-MONTH PURCHASE AMOUNT)	15% ACROSS -THE-BOARD	15%	ON SALE	AVAILABLE	AVAILABLE	AVAILABLE
B (INTERMEDIATE PER-MONTH 15% ACROSS PURCHASE AMOUNT)	15% ACROSS -THE-BOARD	10%	SALE	AVAILABLE	AVAILABLE	AVAILABLE
C (SMALL PER-MONTH PURCHASE AMOUNT)	15% ACROSS -THE-BOARD	2%	SUSPENDED	UNAVAILABLE AVAILABLE	AVAILABLE	AVAILABLE
D (ELDERLY PERSONS)	15% ACROSS -THE-BOARD	15%	ON SALE	AVAILABLE	AVAILABLE	AVAILABLE

FIG. 19



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FIG. 20

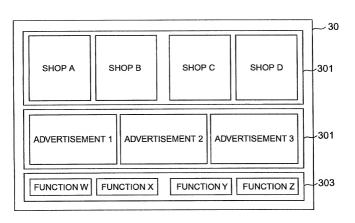


FIG. 21

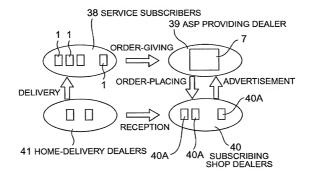
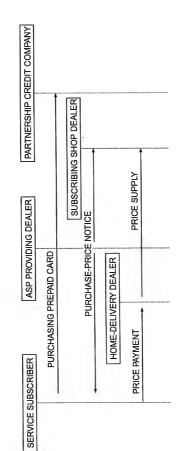


FIG. 2

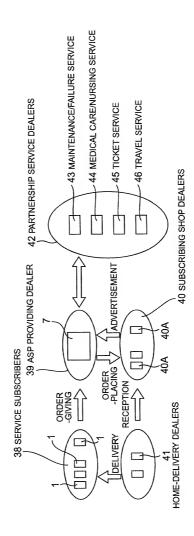
		PARTNERSHIP CREDIT COMPANY T		
		PARTNERSHII PAYMENT NG PRICE	SUBSCRIBING SHOP DEALER	SE-PAYMENT PRICE PAYMENT
ASP PROVIDING DEALER		REQUESTING PAYMENT TRANSFERRING PRICE		ASKING CHARGE-PAYMENT
ASP PROVIDI	EPAID CARD IS PRE-RECORDED)	MOUNT SETTING AOUNT INTO CARD SE-PAYMENT	NG PURCHASE PRICE INTO CARD HOME-DELIVERY DEALER PRICE NOTICE	SETTLEMENT NOTICE
SERVICE SUBSCRIBER	SUPPLYING PREPAID CARD (SUBSCRIBER DATA IS PRE-RECORDED)	REQUESTING MONEYAMOUNT SETTING DESCRIBING MONEYAMOUNT INTO CARD ASKING CHARGE-PAYMENT	ORDERIN G COMMODITY DESCRIBING PURCHASE PRICE INTO CÂRD HOME-DELIVERY DEALER PRI	PRICE-SETTLEMENT
SERVICES	PROCESSING AT SUBSCRIPTION TIME	CARD MONEY-AMOUNT SETTING	TIME OF PURCHASING COMMODITY	TIME OF RECEIVING COMMODITY

FIG. 23

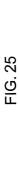


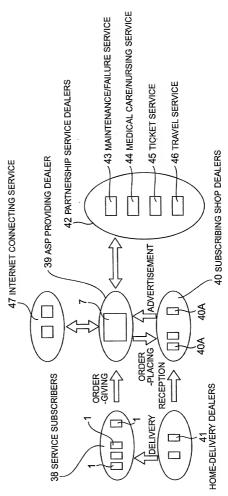
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FIG. 24



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FIG. 26

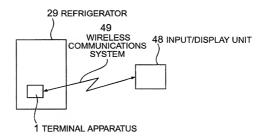
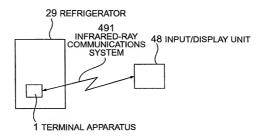
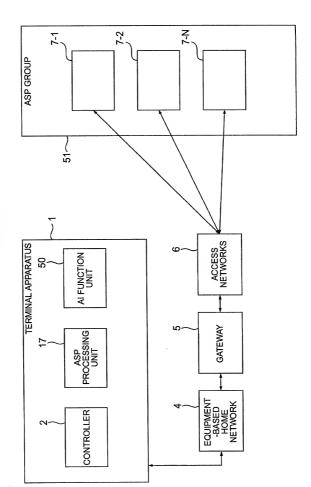


FIG. 27



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FIG. 28



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FIG. 29

